

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:	:	CHAPTER 13
	:	CASE NO.: 1:20-bk-02314-HWV
SHAWN I. MCCORD	:	
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	:	
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SHAWN I. MCCORD	:	
Movant,	:	
	:	
vs.	:	
	:	
JACK N ZAHAROPOULOS	:	
STANDING CHAPTER 13	:	
TRUSTEE, PENNYMAC LOAN	:	
SERVICES, LLC, JARED AND	:	
JADE HAMMERS	:	
Respondents.	:	

**NOTICE TO CREDITORS ON THE DEBTORS MOTION FOR AUTHORITY TO SELL REAL ESTATE  
FREE AND CLEAR OF ALL CLAIMS, LIENS, AND ENCUMBRANCES**

To all creditors and parties-in-interest, please take notice:

1. Shawn I. McCord, Debtor, filed a Motion for Authority to Sell Real Estate Free and Clear of all Claims, Liens, and Encumbrances, hereafter referred to as "Motion."

2. According to the terms of the Motion, Debtor is seeking to sell real estate located 4990 Tracey School Road, York, PA 17406 to Jared and Jade Hammers (hereinafter "Buyers") for Two Hundred Fifty-Five Thousand Dollars and Zero Cents (\$255,000.00) free and clear of all claims, liens, and encumbrances pursuant to 11 U.S.C. § 363. It is averred that this sale is an arm's length transaction for fair market value as required by law. Debtor also requests that this Court waive *Rule 6004(h) and Rule 8001 et seq.* of the Bankruptcy Rules and Official Forms. The property is not subject to higher offers at this time.

3. If the Court grants to Debtor the authority to sell said Property in accordance with the Agreement of Sale, Debtor will receive some proceeds from the sale.

4. Any and all answers, objections, and/or responsive pleadings to the Motion for Sale or any competing offer should be filed with the Clerk of Court, at the address listed in ¶5 of this Notice, and served upon Debtors' Attorney by the twenty-first (21<sup>st</sup>) day after service of this Notice. In absence of the filing of any answer, objection and/or responsive pleading or competing offer, the Court may, upon review of the record, enter an order granting the Motion and approving the relief sought without a formal hearing on the matter.

5. Copies of the Motion are attached hereto but also may be found at

U.S. BANKRUPTCY COURT  
RONALD REAGAN FEDERAL BUILDING  
228 WALNUT STREET, RM 320  
HARRISBURG, PA 17101-1737

and may be examined by all interested parties during regular business hours. Copies may be obtained from the Debtors' Attorney.

6. If responses are filed, a hearing on said motion and responses will be held:

DATE:	June 14, 2022	PLACE:	Bankruptcy Courtroom Third Floor
TIME:	9:30 am.		The Ronald Reagan Federal Building Third and Walnut Streets Harrisburg, Pennsylvania

7. Attorney for Debtor is:

Chad J. Julius  
Jacobson, Julius & Harshberger  
8150 Derry Street, Suite A  
Harrisburg, PA 17111  
(717) 909-5858  
(717) 909-7788 [fax]

Dated: May 12, 2022

s/Chad J. Julius  
Attorney for Debtor

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Shawn I. McCord,

**Debtor 1**

Chapter: 13

Case number: 1:20-bk-02314-HWV

Document Number: 37

Matter: Motion for Sale Free and Clear of  
Liens

SHAWN I. MCCORD  
**Movant(s)**

vs.

JACK N ZAHAROPOULOS  
STANDING CHAPTER 13  
TRUSTEE, PENNYMAC LOAN SERVICES, LLC, JARED  
AND JADE HAMMERS  
**Respondent(s)**

**Order**

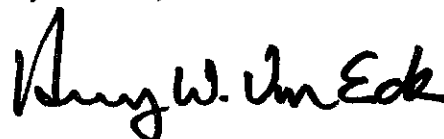
Unless earlier served through CM/ECF, **IT IS ORDERED** that service of this Order and the above-referenced Motion shall be made by the moving party on all respondent(s) named in the Motion claiming an interest in the property, counsel, and in a Chapter 11 case service shall also be made upon the Trustee, if any, U.S. Trustee and the individuals identified in F.R.B.P. 4001(a)(1) and L.B.R. 4001-6. Service shall be made within seven (7) days from the date hereof and certification of service filed with this Court within fourteen (14) days from the date hereof.

**IT IS FURTHER ORDERED** that answers to the Motion must be served on the moving party and a copy filed with this Court, within fourteen (14) days from the service date of this Order. If no Response is filed, relief may be granted. A hearing will be held if a responsive pleading is timely filed, requested by the moving party, or ordered by the Court. If a default order has not been signed and entered, the parties or their counsel are required to appear in Court at the hearing on the below date and time.

United States Bankruptcy Court Ronald Reagan Federal Building, Bankruptcy Courtroom (3rd Floor), Third & Walnut Streets, Harrisburg, PA 17101
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Date: 6/14/22 Time: 09:30 AM
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By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge

Dated: May 9, 2022

(A)

Initial requests for a continuance of hearing (*L.B.F. 9013-4, Request to Continue Hearing/Trial with Concurrence*) shall be filed with the Court. Requests received by the Court within twenty-four (24) hours of the hearing will not be considered except in emergency situations. Additional requests for continuance must be filed as a Motion.

Requests to participate in a hearing remotely shall be made in accordance with L.B.R. 9074-1.

Electronic equipment, including cell phones, pagers, laptops, etc., will be inspected upon entering the Courthouse. These devices may be used in common areas and should be turned to silent operation upon entering the Courtroom and Chambers.

Photo identification is required upon entering the Courthouse.

orreshrg(5/18)

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FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

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STANDING CHAPTER 13	:
TRUSTEE, PENNYMAC LOAN	:
SERVICES, LLC, JARED AND	:
JADE HAMMERS	:
Respondents.	:

**MOTION OF DEBTOR FOR AUTHORITY TO SELL REAL ESTATE FREE AND CLEAR OF ALL  
CLAIMS, LIENS, AND ENCUMBRANCES**

AND NOW COMES, Debtor, Shawn I. McCord, by and through his attorneys, Jacobson, Julius & Harshberger, who submits this Motion to Sell Real Estate Free and Clear of All Claims, Liens, and Encumbrances, and in support thereof states as follows:

1. Debtor filed a Voluntary Petition under the United States Bankruptcy Code, 11 U.S.C. § 1301 *et. seq.* on July 31, 2020.
2. This Honorable Court holds jurisdiction over this matter under 28 U.S.C. § 1334 and 11 U.S.C. § 363.
3. The honorable Jack N. Zaharopoulos has been duly appointed as the Chapter 13 Trustee.
4. Respondent, Jared and Jade Hammers (hereinafter "Buyers") are the prospective purchasers of the real estate that is the subject of this motion.
5. Respondent, PennyMac Loan Services, LLC is the first lien holder, with a principal address of P.O. Box 2410, Moorpark, CA 93020.

6. Debtor owns real estate located at 4990 Tracey School Road, York, PA 17406 (hereinafter the "Property").

7. Debtor decided to market and sell said real estate with the assistance of Jennifer Mackie with Coldwell Banker Realty. Realtor commission is in the amount of 6% of the sale price.

8. Debtor's real estate agent marketed the property and the contract that Debtor seeks approval of was the highest and best offer received.

9. Debtors file this Motion in order to obtain this Honorable Court's authority to sell the above Property to Buyers for Two Hundred Fifty Five Thousand Dollars and Zero Cents (\$255,000.00) pursuant to 11 U.S.C. § 363. See the true and correct copy of the Agreement for the Sale of Real Estate is attached hereto and made part hereof as "Exhibit A".

10. Buyer is a good faith purchaser and the sale contemplated is for fair market value within the meaning of 11 U.S.C. §363(m) and *In re: Abbotts Dairies of Pennsylvania, Inc.*, 788 F.2d. 142 (3rd Cir. 1986).

11. The property is encumbered by a mortgage through PennyMac Loan Services, LLC in the amount of approximately Two Hundred Twelve Thousand Dollars and Zero Cents (\$212,000.00).

12. To the best of the Debtors' knowledge, there are no other liens against the Debtors' real estate.

13. Given the sale price it is anticipated that the Debtors will receive proceeds from the sale of the residence.

14. Accordingly, Debtors proposes that the proceeds from the sale shall be disbursed in the following order:

- a. All Debtor's closing and settlement costs, if any.
- b. Any and all valid and enforceable mortgage or lien claims against the Property to be paid at closing. This shall include PennyMac Loan Services, LLC which shall be paid in full at closing.
- c. Attorney's fees in the amount of \$1,790.00 for representation and filing of this motion and the transaction overall including the filing fee.

d. The amount of Twenty-Three Thousand Three Hundred Eighty-Eight Dollars and Sixty-Two Cents (23,388.62) representing the Debtor's exemption remaining pursuant to 11 U.S.C. 522(d)(1). The Debtors claimed state exemptions at the start of the case.

e. The balance of the proceeds received after payment of a-d above paid to the Chapter 13 Trustee as an additional unexpected payment of Debtor's Chapter 13 Plan.

**WHEREFORE**, Debtors request that this Honorable Court grant this Motion and allow Debtor to sell his real estate free and clear of all claims, liens, and encumbrances. Debtor further requests that this Honorable Court order that Rule 6004(h) and Rule 8001 *et seq.* is waived and allow Debtor to sell the real estate immediately upon the Court issuing its Order.

Respectfully submitted,

JACOBSON, JULIUS & HARSHBERGER

Date: May 6 2022

By: s/ Chad J. Julius  
Chad J. Julius  
Jacobson, Julius & Harshberger  
Supreme Court I.D. No.209496  
8150 Derry Street, Ste. A  
Harrisburg, PA 17111  
717.909.5858  
717.909.7788 [fax]  
Attorney for Debtor

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SERVICES, LLC, JARED AND	:	
JADE HAMMERS	:	
Respondents.	:	

**ORDER**

**UPON CONSIDERATION** of the Debtor's *Motion for Authority to Sell Real Estate Free and Clear of all Claims, Liens, and Encumbrances*, it is hereby **ORDERED AND DECREED** that the Motion is granted. Debtor has this Court's authority to sell the real estate described in the Motion to Jared and Jade Hammers (hereinafter "Buyers") for Two Hundred Fifty Five Thousand Dollars and Zero Cents (\$255,000.00) free and clear of all claims, liens, and encumbrances. The sale contemplated by the Debtor is *nd In re: Abbotts Dairies of Pennsylvania, Inc.*, 788 F.2d 142 (3rd Cir. 1986). The proceeds of tto a good faith purchaser and for fair market value within the meaning of 11 U.S.C. §363(m) ahe sale shall be distributed as follows:

- a. All Debtor's closing and settlement costs, if any.
- b. Any and all valid and enforceable mortgage or lien claims against the Property to be paid at closing. This shall include PennyMac Loan Services, LLC which shall be paid in full at closing.
- c. Attorney's fees in the amount of \$1,790.00 for representation and filing of this motion and the transaction overall including the filing fee.



d. The amount of Twenty-Three Thousand Three Hundred Eighty-Eight Dollars and Sixty Two Cents (23,388.62) representing the Debtor's exemption remaining pursuant to 11 U.S.C. 522(d)(1). The Debtors claimed state exemptions at the start of the case.

e. The balance of the proceeds received after payments made in a-d above paid to the Chapter 13 Trustee as an additional unexpected payment of Debtor's Chapter 13 Plan.

**IT IS FURTHER ORDERED** that the ten (10) day stay period as required under *Rule 4001(a)(3)* is hereby waived and that Movant, its successors in interest and/or its assigns, may act immediately upon this *Order*.

Label Matrix for local noticing  
0314-1  
Case 1:20-bk-02314-HWV  
Middle District of Pennsylvania  
Harrisburg  
Thu May 12 11:30:36 EDT 2022

Bank of America, N.A.  
P O Box 982284  
El Paso, TX 79998-2284

Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130-0285

(p)JPMORGAN CHASE BANK N A  
BANKRUPTCY MAIL INTAKE TEAM  
700 KANSAS LANE FLOOR 01  
MONROE LA 71203-4774

Ctce Fcu  
Po Box 13385  
Reading, PA 19612-3385

Discover Financial  
Attn: Bankruptcy  
Po Box 3025  
New Albany, OH 43054-3025

JPMorgan Chase Bank, N.A.  
s/b/m/t Chase Bank USA, N.A.  
c/o Robertson, Anschutz & Schneid, P.L.  
6409 Congress Avenue, Suite 100  
Boca Raton, FL 33487-2853

LVNV Funding LLC  
c/o Resurgent Capital Services  
P.O. Box 10587  
Greenville, SC 29603-0587

Andrew M. Lubin  
McCabe, Weisberg & Conway LLC  
216 Haddon Ave.  
Suite 201  
Westmont, NJ 08108-2818

Members 1st Fcu  
Attn: Bankruptcy  
Po Box 40  
Mechanicsburg, PA 17055-0040

Amex  
Correspondence/Bankruptcy  
Po Box 981540  
El Paso, TX 79998-1540

Best Egg  
Attn: Bankruptcy  
1523 Concord Pike, Ste 201  
Wilmington, DE 19803-3656

Capital One Auto Finance  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130-0285

Citi/Sears  
Citibank/Centralized Bankruptcy  
Po Box 790034  
St Louis, MO 63179-0034

Customers Bank  
2750 E cottonwood Pkwy Suite 300  
Cottonwood Heights, UT 84121-7285

Goldman Sachs Bank, USA  
by AIS InfoSource, LP as Agent  
PO Box 4457  
Houston, TX 77210-4457

(p)DEERE CREDIT SERVICES INC  
ATTN LITIGATION & RECOVERY DEPARTMENT  
PO BOX 6600  
JOHNSTON IA 50131-6600

LVNV Funding, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Marcus by Goldman Sachs  
Attn: Bankruptcy  
Po Box 45400  
Salt Lake City, UT 84145-0400

Novasavngs  
1535 Locust St  
Philadelphia, PA 19102-3721

Bank of America  
4909 Savarese Circle  
F11-908-01-50  
Tampa, FL 33634-2413

Capital One  
Attn: Bankruptcy  
Po Box 30285  
Salt Lake City, UT 84130-0285

Central Loan  
Attn: Bankruptcy  
Po Box 77404  
Ewing, NJ 08628-6404

Citibank/The Home Depot  
Citicorp Credit Svcs/Centralized Bk dept  
Po Box 790034  
St Louis, MO 63179-0034

Discover Bank  
Discover Products Inc  
PO Box 3025  
New Albany, OH 43054-3025

Mario J. Hanyon  
Brock & Scott, PLLC  
302 Fellowship Road,  
Ste 130  
Mount Laurel, NJ 08054-1218

Chad J. Julius  
Jacobson & Julius  
8150 Derry Street, Suite A  
Harrisburg, PA 17111-5212

LendingClub  
Attn: Bankruptcy  
595 Market St, Ste 200  
San Francisco, CA 94105-2807

Shawn I. McCord  
4990 Tracey School Road  
York, PA 17406-9046

OneMain Financial  
Attn: Bankruptcy  
Po Box 3251  
Evansville, IN 47731-3251

P S E C U  
Attention: Bankruptcy  
Po Box 67013  
Harrisburg, PA 17106-7013

PENNYMAC LOAN SERVICES, LLC  
P.O. BOX 2410  
MOORPARK CA 93020-2410

Pennsylvania Department of Revenue  
Bankruptcy Division  
P.O. Box 280946  
Harrisburg, PA 17128-0946

PennyMac Loan Services, LLC  
Attn: Correspondence Unit  
Po Box 514387  
Los Angeles, CA 90051-4387

Real Time Resolutions, Inc.  
1349 Empire Central Dr.  
Dallas, TX 75247-4029

Santander Bank  
Attn: Bankruptcy  
10-64-38-Fd7 601 Penn St  
Reading, PA 19601-3563

SoFi Consumer Loan Program 2019-1  
2750 E Cottonwood Pkwy Suite 300  
Cottonwood Heights, UT 84121-7285

Sofi Lending Corp  
Attn: Bankruptcy  
375 Healdsburg Avenue Suite 280  
Healdsburg, CA 95448-4151

Rebecca Ann Solarz  
KML Law Group, P.C.  
701 Market St.  
Suite 5000  
Philadelphia, PA 19106-1541

Thomas Song  
3637 Sentara Way  
Virginia Beach, VA 23452-4262

Synchrony Bank/Care Credit  
P.o. Box 965005  
Orlando, FL 32896-5005

The Home Depot/CBNA  
Citibank Corp/Centralized Bankruptcy  
Po Box 790034  
St Louis, MO 63179-0034

(p) TOYOTA MOTOR CREDIT CORPORATION  
PO BOX 8026  
CEDAR RAPIDS IA 52408-8026

United States Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, PA 17101-1722

Upstart  
Attn: Bankruptcy  
Po Box 1503  
San Carlos, CA 94070-7503

Vist Bank  
Po Box 741  
Leesport, PA 19533-0741

World's Foremost Bank  
Attn: Bankruptcy  
4800 Nw 1st St  
Lincoln, NE 68521-4463

(p) JACK N ZAHAROPOULOS  
ATTN CHAPTER 13 TRUSTEE  
8125 ADAMS DRIVE SUITE A  
HUMMELSTOWN PA 17036-8625

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Chase Card Services  
Attn: Bankruptcy  
Po Box 15298  
Wilmington, DE 19850

John Deer Financial  
6400 NW 86th Street  
PO Box 6600  
Johnston, IA 50131-6600

Toyota Financial Services  
Attn: Bankruptcy  
Po Box 8026  
Cedar Rapids, IA 52409

Jack N Zaharopoulos (Trustee)  
Standing Chapter 13 Trustee  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)PENNYMAC LOAN SERVICES, LLC

End of Label Matrix	
Mailable recipients	47
Bypassed recipients	1
Total	48

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FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

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STANDING CHAPTER 13	:
TRUSTEE, PENNYMAC LOAN	:
SERVICES, LLC, JARED AND	:
JADE HAMMERS	:
Respondents.	:

**CERTIFICATE OF SERVICE**

I, Dera Shade, of Jacobson, Julius & Harshberger, hereby certify that on May 12, 2022, a true and correct copy of DEBTOR'S MOTION TO SELL, ORDER SETTING RESPONSE DATE AND HEARING DATE (Exhibit A), and NOTICE TO CREDITORS AND PARTIES IN INTEREST was served via electronic-notice and/or by first-class mail, postage prepaid on the following:

JACK N. ZAHAROPOULOS, ESQUIRE  
Standing Chapter 13 Trustee  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036

Office of the U.S. Trustee  
228 Walnut Street Suite 1190  
Harrisburg, PA 17101

Jared and Jade Hammers  
124 Crystal Drive  
Wrightsville, Pa 17368-1429

All creditors on the Debtor's Mailing Matrix attached hereto as "Exhibit B"

Dated: May 12, 2022

s/Dera Shade